

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Steven Joseph Hall  
 Miranda C McDaniel  
 Debtors

Case No. 15-11778-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 1  
Total Noticed: 11

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db/jdb +Steven Joseph Hall, 418 Norristown Road, Horsham, PA 19044-1214  
 13490515 +Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:31 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:45

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13497082 +EDI: PHINAMERI.COM Jul 11 2020 07:53:00 AmeriCredit Financial Services, Inc. dba GM Financ,  
 P O Box 183853, Arlington, TX 76096-3853

13490503 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 11 2020 04:26:44 CACH, LLC,  
 PO Box 10587, Greenville SC 29603-0587

13532684 EDI: BL-BECKET.COM Jul 11 2020 07:53:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701

13530621 +E-mail/Text: bankruptcy@cavps.com Jul 11 2020 04:21:06 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13496958 EDI: DISCOVER.COM Jul 11 2020 07:53:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025

13540589 EDI: eCAST.COM Jul 11 2020 07:53:00 eCAST Settlement Corporation, assignee,  
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13540590\* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
 New York, NY 10087-9262

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Steven Joseph Hall brad@sadeklaw.com, bradsadek@gmail.com  
 BRAD J. SADEK on behalf of Joint Debtor Miranda C McDaniel brad@sadeklaw.com,  
 bradsadek@gmail.com

LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
 dmaurer@pkh.com;mgutshall@pkh.com

LEON P. HALLER on behalf of Creditor U.S. Bank National Association as Trustee for The  
 Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com

REBECCA ANN SOLARZ on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY  
 bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
 philaecf@gmail.com

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Steven Joseph Hall**  
First Name Middle Name Last Name  
Debtor 2 **Miranda C McDaniel**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **15-11778-elf**

Social Security number or ITIN **xxx-xx-6065**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-6812**  
EIN **-----**

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Joseph Hall

Miranda C McDaniel

7/9/20

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**